

KENTUCKY HEALTH BENEFIT EXCHANGE ADVISORY BOARD

NAVIGATOR/AGENT SUBCOMMITTEE

Meeting Minutes

July 24, 2014

Call to Order and Roll Call

The fourteen meeting of the Navigator/Agent Subcommittee was held on Thursday, June 24, 2014, at 11:00 a.m. in the Small Conference Room at the Office of the Kentucky Health Benefit Exchange. Marcus Woodward, Chair, called the meeting to order at 11 a.m. and the Secretary called the roll.

Subcommittee Members Present: Given Marcus Woodward, Chair; Andrea Bennett, Carl Felix, Josie L. Hollon (Phone), Regan Hunt, Jim Lawless (phone), Don Mucci (phone), Lindsay Nelson, Stacy Pruden (phone), Tihisha Rawlins,. David H. Allgood, George L. “Chip” Atkins, III, Jan Day, Frances Feltner, Barbara Gordon, Rob Jones, John Kiebler , Dr. Payne, Gregory J. Schell, Kelly Humphrey Schlachter , Jack Tillman , and Malea Hoepf Young were not present at the meeting.

Staff Present: Chris Clark Reina Daiz-Dempsey, Leigh Edens, Kris Hayslett, David Ison, Lavina Johnson, Tracy Kemper, Jean Klinge, William Nold, Vanessa Petrey, Melea Rivera,

Approval of Minutes

After a correction of time, a motion to accept the minutes of the June 12, 2014, meeting was made, seconded, and approved by voice vote.

Kentucky Health Benefit Exchange Update

William Nold, Deputy Executive Director, Office of the Kentucky Health Benefit Exchange (KHBE) and Chris Clark, Project manager, updated members on the Exchange activities. Both Insurance agents and kynectors have accomplished a great deal with Medicaid and Qualified Health Plan enrollments. The number of insured has drastically reduced since the beginning of open enrollment. Prior to the ACA only two Kentucky Counties had single digit uninsured rates, but now counties have single digit uninsured rates.

The final major release of the exchange system moved into production on June 30 which includes functionality related to complaints, appeals, fraud reporting, Customer satisfaction surveys, and Business Intelligence, a detailed reporting function to assist with some statistical and trend analysis.

Soon we will be able to release a Mobile app that individuals may download on their Apple or Android phone. The first release will allow users to find scheduled enrollment events, local kynectors, and local agents. Users will also have access to FAQs, special enrollment information, and preliminary screening tools.

In the past few months, staff has met twice with issuers to plan for passive or auto renewals of Qualified Health plans. Some individuals who qualify for special enrollment during the open enrollment period will need to pick a plan for both the end of 2014 and 2015. Medicaid enrolls follow a different renewal cycle. SHOP is also on a different cycle in that employers would renew in a 12 month cycle from the employers enrollment date. SHOP renewals would be similar to passive auto renewal too. Kynect plans to send notices to Individuals who are enrolled in the individual market the week of Nov 1st. Those individuals could change the existing plan if this is desired. Kynect notices would not replace any issuer required notices.

In 2013, several individuals and small groups renewed their non-complaint plans early to delay any ACA provisions for an additional year. Additionally transitional guidance was released that allowed these non-compliant plans to continue into 2014. Non-compliant plans will continue to follow old rules for rating and renewal during the transitional period. If an individual's non-compliant coverage ended and they purchased an ACA plan, they might have a one month plan and then another plan for the next year. Some companies are considering the 13 month plans.

We've had a series of workshops with various agents and kynectors to find out what enhancements are needed. To the extent possible, we are working to improve the agent and kynector dashboards and make recommended changes so that they have better notices, ability to add case notes, advanced searching, and pre-select an MCO for individuals who are pending for Medicaid. We hope to have prior to open enrollment 2015. Last year during open enrollment some applicants had 10 or more applications s going at the same time and they had multiple enrollments during the open enrollment period. There are currently discussions with OKHBE on limiting the number of time people can change their mind and preventing multiple applications at the same time to prevent confusion and mishaps.

Planning and development of many other enhancements and additions to the kynect system are currently underway. Staff is creating an Issuer portal which will allow carriers to see current enrollments and transactions on kynect. The insurer portal will also have enhanced reports, access to the plan management system, and companion guides. Some short-term enhancements are being made to SHOP for 2014, but long term SHOP enhancement will come approximately April 2015 with a release that will include significant changes to SHOP, Plan management, Shopping and the financial management system. ...Prior to open enrollment 2015, agent Quoting tools for SHOP should be available. Finally Release 5 of the kynect system is scheduled for December 2015 will include self-service access to non-magi Medicaid programs such as SNAP and TANF.

Task Force Recommendations

On July 7, 2014 a meeting of taskforce was held to review the participating of web brokers, reassess the three existing disclosures and look at procedures to allow agents and kynectors work together. The Task force recommended the following:

- (1)The consumer should be aware of the responsibilities of the different assister groups. The current disclosures should be modified to a comparison of the 3 different roles and disclosure language should be added to the SSP or application if possible.
- (2) Establish protocols so that agents and kynectors can work together without violating any rules relating to exclusive referrals or improper compensation.

(3) Delay participation of web brokers for at least another year or until future consideration by the advisory board.

Other business

Jim Sugden, a former member of the Colorado Exchange team was introduced as a new member the Deloitte team who is working the enhancements for agent quoting tools and SHOP, etc. Member of the Doe Anderson team who work on promoting kynect through advertising and outreach activities were introduced. Jean Klinge, Director of Education and Outreach, informed the group of some focus groups being held by Xerox with the goal of improving the support professional's line at the contact center.

The Next meeting of the subcommittee was scheduled for September 11, 2014 at 1:30 p.m.

Adjournment

The meeting was adjourned at 12:14 p.m.